

1 DEPARTMENT OF REAL ESTATE
2 P. O. Box 187007
3 Sacramento, CA 95818-7007
4 Telephone: (916) 227-0789

FILED

FEB - 9 2012

DEPARTMENT OF REAL ESTATE

By K. Contreras

8 BEFORE THE
9 DEPARTMENT OF REAL ESTATE
10 STATE OF CALIFORNIA

11 * * *

12 TO:)
13)
14 PAY IT FORWARD HOME SOLUTIONS,)
15 INC., a Corporation,)
16 MARC ECCHER, and)
DENISE ECCHER.)

NO. H-2715 FR

ORDER TO DESIST AND REFRAIN
(B&P Code Section 10086)

17 The Real Estate Commissioner (Commissioner) of the California Department of
18 Real Estate (Department) caused an investigation to be made of the activities of PAY IT
19 FORWARD HOME SOLUTIONS, INC. (PIFHSI), MARC ECCHER (M. ECCHER), and
20 DENISE ECCHER (D. ECCHER). Based on that investigation, the Commissioner has
21 determined that PIFHSI, M. ECCHER, and D. ECCHER have engaged in, are engaging in, or
22 are attempting to engage in, acts or practices constituting violations of the California Business
23 and Professions Code (Code) and/or Title 10, Chapter 6, California Code of Regulations
24 (Regulations) including acting in the capacity of, advertising, or assuming to act as real estate
25 brokers in the State of California within the meaning of Code Section 10131(a) (property resale).
26 Furthermore, based on the investigation, the Commissioner hereby issues the following Findings
27 of Fact and Desist and Refrain Order under the authority of Code Section 10086.

1 FINDINGS OF FACT

2 1. At no time herein mentioned has PIFHSI been licensed by the Department in
3 any capacity.

4 2. At no time herein mentioned has M. ECCHER been licensed by the
5 Department in any capacity.

6 3. At no time herein mentioned has D. ECCHER been licensed by the
7 Department in any capacity.

8 4. During the periods of time set out below, PIFHSI, M. ECCHER, and
9 D. ECCHER negotiated to do one or more of the following acts for another or others, for or in
10 expectation of compensation: sold or offered to sell, bought or offered to buy, solicited
11 prospective sellers or purchasers of, solicited or obtained listings of, or negotiated the purchase,
12 sale or exchange of real property or a business opportunity.

13 5. Between about September 2008 and March 2009, PIFHSI, M. ECCHER, and
14 D. ECCHER solicited the following homeowners in order to negotiate the sale of their
15 properties:

<u>Homeowner(s)</u>	<u>Property Address</u>
Brian & Christina G.	Bradbury St., Salinas, CA
Christopher & Danielle R.	Gardenia Pl., Soledad, CA
Ricardo & Deborah M.	Woodridge Ct., Salinas, CA
Sean B.	So. Century Oak Rd., Salinas, CA
Juan & Diana B.	Briarwood Pl., Salinas, CA
Jose & Lillian P.	Foothill Cir., Salinas, CA
Justin R.	Powell St., Salinas, CA
Francisco & Maria L. and Alice & Marcus M.	Georgetown Way, Salinas, CA
Robert & Edna D.	Hemingway Dr., Salinas, CA
Kristina and Jerry P.	Highlander Dr., Seaside, CA

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6. Between about February 2009 and August 2009, PIFHSI, M. ECCHER, and D. ECCHER negotiated property sales for the following purchasers:

<u>Purchaser(s)</u>	<u>Property Address</u>
Steven & Kristi S.	Bradbury St., Salinas, CA
So. Valley	Gardenia Pl., Soledad, CA
Andrew E.	Woodridge Ct., Salinas, CA
F. Family Trust	So. Century Oak Rd., Salinas, CA
Rosendo H.	Briarwood Pl., Salinas, CA
Scott M.	Foothill Cir., Salinas, CA
Robert & Judith G.	Powell St., Salinas, CA
Raymond A.	Georgetown Way, Salinas, CA
James & Georgette C.	Hemingway Dr., Salinas, CA
Michele K-C Trust	Highlander Dr., Seaside, CA

CONCLUSIONS OF LAW

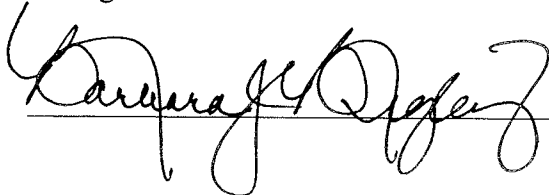
7. Based on the Findings of Fact contained in Paragraphs 1 through 6, PIFHSI, M. ECCHER, and D. ECCHER performed and/or participated in property resale activities which require a real estate license under Code Sections 10130 and 10131(a) during a period of time when PIFHS, M. ECCHER, and D. ECCHER were not licensed by the Department in any capacity.

DESIST AND REFRAIN ORDER

Based upon the Findings of Fact and Conclusions of Law stated herein, you PAY IT FORWARD HOME SOLUTIONS, INC., MARC ECCHER, and DENISE ECCHER, ARE HEREBY ORDERED to immediately Desist and Refrain from performing any acts within the State of California for which a real estate broker license is required, and in particular, that you immediately Desist and Refrain from providing or participating in property resale activity for others and for compensation unless and until you, individually, obtain an appropriate license issued by the Department.

DATED: 2/2, 2012

BARBARA J. BIGBY
Acting Real Estate Commissioner



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